



## LAMPIRAN

### Lampiran 1 Asumsi Penjualan

Asumsi Tahun 2021					Asumsi Tahun 2022				
Bulan	Jenis	Jumlah	Harga	Total	Bulan	Jenis	Jumlah	Harga	Total
Januari	Jasa Pelatihan	50	Rp 300.000	Rp 15.000.000	Januari	Jasa Pelatihan	75	Rp 300.000	Rp 22.500.000
	Jasa Konsultasi	60	Rp 35.000	Rp 2.100.000		Jasa Konsultasi	80	Rp 35.000	Rp 2.800.000
	Paket Layanan	65	Rp 150.000	Rp 9.750.000		Paket Layanan	79	Rp 150.000	Rp 11.850.000
		175		Rp 26.850.000			234		Rp 37.150.000
Februari	Jasa Pelatihan	70	Rp 300.000	Rp 21.000.000	Februari	Jasa Pelatihan	80	Rp 300.000	Rp 24.000.000
	Jasa Konsultasi	73	Rp 35.000	Rp 2.555.000		Jasa Konsultasi	83	Rp 35.000	Rp 2.905.000
	Paket Layanan	75	Rp 150.000	Rp 11.250.000		Paket Layanan	80	Rp 150.000	Rp 12.000.000
		218		Rp 34.805.000			243		Rp 38.905.000
Maret	Jasa Pelatihan	79	Rp 300.000	Rp 23.700.000	Maret	Jasa Pelatihan	86	Rp 300.000	Rp 25.800.000
	Jasa Konsultasi	75	Rp 35.000	Rp 2.625.000		Jasa Konsultasi	87	Rp 35.000	Rp 3.045.000
	Paket Layanan	70	Rp 150.000	Rp 10.500.000		Paket Layanan	81	Rp 150.000	Rp 12.150.000
		224		Rp 36.825.000			254		Rp 40.995.000
April	Jasa Pelatihan	78	Rp 300.000	Rp 23.400.000	April	Jasa Pelatihan	88	Rp 300.000	Rp 26.400.000
	Jasa Konsultasi	80	Rp 35.000	Rp 2.800.000		Jasa Konsultasi	90	Rp 35.000	Rp 3.150.000
	Paket Layanan	65	Rp 150.000	Rp 9.750.000		Paket Layanan	75	Rp 150.000	Rp 11.250.000
		223		Rp 35.950.000			253		Rp 40.800.000
Mei	Jasa Pelatihan	79	Rp 300.000	Rp 23.700.000	Mei	Jasa Pelatihan	89	Rp 300.000	Rp 26.700.000
	Jasa Konsultasi	77	Rp 35.000	Rp 2.695.000		Jasa Konsultasi	87	Rp 35.000	Rp 3.045.000
	Paket Layanan	74	Rp 150.000	Rp 11.100.000		Paket Layanan	84	Rp 150.000	Rp 12.600.000
		230		Rp 37.495.000			260		Rp 42.345.000
Juni	Jasa Pelatihan	75	Rp 300.000	Rp 22.500.000	Juni	Jasa Pelatihan	85	Rp 300.000	Rp 25.500.000
	Jasa Konsultasi	76	Rp 35.000	Rp 2.660.000		Jasa Konsultasi	86	Rp 35.000	Rp 3.010.000
	Paket Layanan	73	Rp 150.000	Rp 10.950.000		Paket Layanan	83	Rp 150.000	Rp 12.450.000
		224		Rp 36.110.000			254		Rp 40.960.000
Juli	Jasa Pelatihan	80	Rp 300.000	Rp 24.000.000	Juli	Jasa Pelatihan	90	Rp 300.000	Rp 27.000.000
	Jasa Konsultasi	81	Rp 35.000	Rp 2.835.000		Jasa Konsultasi	91	Rp 35.000	Rp 3.185.000
	Paket Layanan	74	Rp 150.000	Rp 11.100.000		Paket Layanan	84	Rp 150.000	Rp 12.600.000
		235		Rp 37.935.000			265		Rp 42.785.000
Agustus	Jasa Pelatihan	70	Rp 300.000	Rp 21.000.000	Agustus	Jasa Pelatihan	70	Rp 300.000	Rp 21.000.000
	Jasa Konsultasi	73	Rp 35.000	Rp 2.555.000		Jasa Konsultasi	79	Rp 35.000	Rp 2.765.000
	Paket Layanan	75	Rp 150.000	Rp 11.250.000		Paket Layanan	78	Rp 150.000	Rp 11.700.000
		218		Rp 34.805.000			227		Rp 35.465.000
September	Jasa Pelatihan	70	Rp 300.000	Rp 21.000.000	September	Jasa Pelatihan	80	Rp 300.000	Rp 24.000.000
	Jasa Konsultasi	71	Rp 35.000	Rp 2.485.000		Jasa Konsultasi	81	Rp 35.000	Rp 2.835.000
	Paket Layanan	75	Rp 150.000	Rp 11.250.000		Paket Layanan	79	Rp 150.000	Rp 11.850.000
		216		Rp 34.735.000			240		Rp 38.685.000
Oktober	Jasa Pelatihan	78	Rp 300.000	Rp 23.400.000	Oktober	Jasa Pelatihan	90	Rp 300.000	Rp 27.000.000
	Jasa Konsultasi	84	Rp 35.000	Rp 2.940.000		Jasa Konsultasi	94	Rp 35.000	Rp 3.290.000
	Paket Layanan	75	Rp 150.000	Rp 11.250.000		Paket Layanan	85	Rp 150.000	Rp 12.750.000
		237		Rp 37.590.000			269		Rp 43.040.000
November	Jasa Pelatihan	82	Rp 300.000	Rp 24.600.000	November	Jasa Pelatihan	92	Rp 300.000	Rp 27.600.000
	Jasa Konsultasi	72	Rp 35.000	Rp 2.520.000		Jasa Konsultasi	72	Rp 35.000	Rp 2.520.000
	Paket Layanan	69	Rp 150.000	Rp 10.350.000		Paket Layanan	69	Rp 150.000	Rp 10.350.000
		223		Rp 37.470.000			233		Rp 40.470.000
Desember	Jasa Pelatihan	80	Rp 300.000	Rp 24.000.000	Desember	Jasa Pelatihan	87	Rp 300.000	Rp 26.100.000
	Jasa Konsultasi	85	Rp 35.000	Rp 2.975.000		Jasa Konsultasi	90	Rp 35.000	Rp 3.150.000
	Paket Layanan	75	Rp 150.000	Rp 11.250.000		Paket Layanan	75	Rp 150.000	Rp 11.250.000
		240		Rp 38.225.000			252		Rp 40.500.000

Asumsi Tahun 2023					Asumsi Tahun 2024				
Bulan	Jenis	Jumlah	Harga	Total	Bulan	Jenis	Jumlah	Harga	Total
Januari	Jasa Pelatihan	91	Rp 325.000	Rp 29.575.000	Januari	Jasa Pelatihan	115	Rp350.000	Rp40.250.000
	Jasa Konsultasi	93	Rp 40.000	Rp 3.720.000		Jasa Konsultasi	125	Rp 50.000	Rp 6.250.000
	Paket Layanan	90	Rp 160.000	Rp 14.400.000		Paket Layanan	100	Rp165.000	Rp16.500.000
		274		Rp 47.695.000			340		Rp63.000.000
Februari	Jasa Pelatihan	93	Rp 325.000	Rp 30.225.000	Februari	Jasa Pelatihan	111	Rp350.000	Rp38.850.000
	Jasa Konsultasi	94	Rp 40.000	Rp 3.760.000		Jasa Konsultasi	125	Rp 50.000	Rp 6.250.000
	Paket Layanan	91	Rp 160.000	Rp 14.560.000		Paket Layanan	102	Rp165.000	Rp16.830.000
		278		Rp 48.545.000			338		Rp61.930.000
Maret	Jasa Pelatihan	95	Rp 325.000	Rp 30.875.000	Maret	Jasa Pelatihan	113	Rp350.000	Rp39.550.000
	Jasa Konsultasi	92	Rp 40.000	Rp 3.680.000		Jasa Konsultasi	115	Rp 50.000	Rp 5.750.000
	Paket Layanan	87	Rp 160.000	Rp 13.920.000		Paket Layanan	101	Rp165.000	Rp16.665.000
		274		Rp 48.475.000			329		Rp61.965.000
April	Jasa Pelatihan	97	Rp 325.000	Rp 31.525.000	April	Jasa Pelatihan	117	Rp350.000	Rp40.950.000
	Jasa Konsultasi	98	Rp 40.000	Rp 3.920.000		Jasa Konsultasi	115	Rp 50.000	Rp 5.750.000
	Paket Layanan	87	Rp 160.000	Rp 13.920.000		Paket Layanan	95	Rp165.000	Rp15.675.000
		282		Rp 49.365.000			327		Rp62.375.000
Mei	Jasa Pelatihan	95	Rp 325.000	Rp 30.875.000	Mei	Jasa Pelatihan	109	Rp350.000	Rp38.150.000
	Jasa Konsultasi	96	Rp 40.000	Rp 3.840.000		Jasa Konsultasi	118	Rp 50.000	Rp 5.900.000
	Paket Layanan	89	Rp 160.000	Rp 14.240.000		Paket Layanan	105	Rp165.000	Rp17.325.000
		280		Rp 48.955.000			332		Rp61.375.000
Juni	Jasa Pelatihan	99	Rp 325.000	Rp 32.175.000	Juni	Jasa Pelatihan	101	Rp350.000	Rp35.350.000
	Jasa Konsultasi	89	Rp 40.000	Rp 3.560.000		Jasa Konsultasi	120	Rp 50.000	Rp 6.000.000
	Paket Layanan	85	Rp 160.000	Rp 13.600.000		Paket Layanan	98	Rp165.000	Rp16.170.000
		273		Rp 49.335.000			319		Rp57.520.000
Juli	Jasa Pelatihan	98	Rp 325.000	Rp 31.850.000	Juli	Jasa Pelatihan	99	Rp350.000	Rp34.650.000
	Jasa Konsultasi	99	Rp 40.000	Rp 3.960.000		Jasa Konsultasi	120	Rp 50.000	Rp 6.000.000
	Paket Layanan	90	Rp 160.000	Rp 14.400.000		Paket Layanan	99	Rp165.000	Rp16.335.000
		287		Rp 50.210.000			318		Rp56.985.000
Agustus	Jasa Pelatihan	100	Rp 325.000	Rp 32.500.000	Agustus	Jasa Pelatihan	109	Rp350.000	Rp38.150.000
	Jasa Konsultasi	98	Rp 40.000	Rp 3.920.000		Jasa Konsultasi	130	Rp 50.000	Rp 6.500.000
	Paket Layanan	97	Rp 160.000	Rp 15.520.000		Paket Layanan	99	Rp165.000	Rp16.335.000
		295		Rp 51.940.000			338		Rp60.985.000
September	Jasa Pelatihan	101	Rp 325.000	Rp 32.825.000	September	Jasa Pelatihan	111	Rp350.000	Rp38.850.000
	Jasa Konsultasi	105	Rp 40.000	Rp 4.200.000		Jasa Konsultasi	121	Rp 50.000	Rp 6.050.000
	Paket Layanan	95	Rp 160.000	Rp 15.200.000		Paket Layanan	100	Rp165.000	Rp16.500.000
		301		Rp 52.225.000			332		Rp61.400.000
Oktober	Jasa Pelatihan	102	Rp 325.000	Rp 33.150.000	Oktober	Jasa Pelatihan	115	Rp350.000	Rp40.250.000
	Jasa Konsultasi	101	Rp 40.000	Rp 4.040.000		Jasa Konsultasi	125	Rp 50.000	Rp 6.250.000
	Paket Layanan	97	Rp 160.000	Rp 15.520.000		Paket Layanan	99	Rp165.000	Rp16.335.000
		300		Rp 52.710.000			339		Rp62.835.000
November	Jasa Pelatihan	103	Rp 325.000	Rp 33.475.000	November	Jasa Pelatihan	114	Rp350.000	Rp39.900.000
	Jasa Konsultasi	107	Rp 40.000	Rp 4.280.000		Jasa Konsultasi	125	Rp 50.000	Rp 6.250.000
	Paket Layanan	99	Rp 160.000	Rp 15.840.000		Paket Layanan	100	Rp165.000	Rp16.500.000
		309		Rp 53.595.000			339		Rp62.650.000
Desember	Jasa Pelatihan	120	Rp 325.000	Rp 39.000.000	Desember	Jasa Pelatihan	115	Rp350.000	Rp40.250.000
	Jasa Konsultasi	135	Rp 40.000	Rp 5.400.000		Jasa Konsultasi	135	Rp 50.000	Rp 6.750.000
	Paket Layanan	110	Rp 160.000	Rp 17.600.000		Paket Layanan	110	Rp165.000	Rp18.150.000
		365		Rp 62.000.000			360		Rp65.150.000

Lampiran 2 Profit and Loss

Profit and Loss  
KELUARGA TANGGUH  
2022

	01/01/2022	01/02/2022	01/03/2022	01/04/2022	01/05/2022	01/06/2022	01/07/2022	01/08/2022	01/09/2022	01/10/2022	01/11/2022	01/12/2022	YEARLY
<b>Revenue (Sales)</b>													
Penjualan Jasa Pelatihan	Rp 22.500.000	Rp 24.000.000	Rp 25.800.000	Rp 26.400.000	Rp 26.700.000	Rp 25.500.000	Rp 27.000.000	Rp 21.000.000	Rp 24.000.000	Rp 27.000.000	Rp 27.600.000	Rp 26.100.000	Rp 303.600.000
Penjualan Jasa Konsultasi	Rp 2.800.000	Rp 2.905.000	Rp 3.045.000	Rp 3.150.000	Rp 3.045.000	Rp 3.010.000	Rp 3.185.000	Rp 2.765.000	Rp 2.835.000	Rp 3.290.000	Rp 2.520.000	Rp 3.150.000	Rp 35.700.000
Penjualan Paket Layanan	Rp 11.850.000	Rp 12.000.000	Rp 12.150.000	Rp 11.250.000	Rp 12.600.000	Rp 14.700.000	Rp 12.600.000	Rp 11.700.000	Rp 11.850.000	Rp 12.750.000	Rp 10.350.000	Rp 11.250.000	Rp 145.050.000
Investasi Bisnis	Rp 10.000.000	Rp 11.000.000	Rp 12.000.000	Rp 10.000.000	Rp 12.000.000	Rp 18.000.000	Rp 16.000.000	Rp 17.000.000	Rp 18.500.000	Rp 17.000.000	Rp 17.000.000	Rp 17.500.000	Rp 176.000.000
Mitra Sponsorship	Rp 9.000.000	Rp 12.000.000	Rp 12.500.000	Rp 14.000.000	Rp 15.000.000	Rp 16.000.000	Rp 15.000.000	Rp 15.500.000	Rp 15.000.000	Rp 14.500.000	Rp 15.000.000	Rp 15.500.000	Rp 169.000.000
<b>Total Revenue (Sales)</b>	<b>Rp 56.150.000</b>	<b>Rp 61.905.000</b>	<b>Rp 65.495.000</b>	<b>Rp 64.800.000</b>	<b>Rp 69.345.000</b>	<b>Rp 77.210.000</b>	<b>Rp 73.785.000</b>	<b>Rp 67.965.000</b>	<b>Rp 72.185.000</b>	<b>Rp 74.540.000</b>	<b>Rp 72.470.000</b>	<b>Rp 73.500.000</b>	<b>Rp 829.350.000</b>
<b>Expenses</b>													
Biaya Gaji pelatih, konsultan dan praktisi	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 6.000.000	Rp 6.000.000	Rp 6.000.000	Rp 153.000.000
Biaya Marketing dan advertising	Rp 5.615.000	Rp 6.190.500	Rp 6.549.500	Rp 6.480.000	Rp 6.934.500	Rp 7.721.000	Rp 7.378.500	Rp 6.796.500	Rp 7.218.500	Rp 7.454.000	Rp 7.247.000	Rp 7.350.000	Rp 82.935.000
Biaya Gaji karyawan	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 330.000.000
Biaya Pengembangan dan penelitian	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 500.000	Rp 6.000.000
Biaya Administrasi dan umum	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 8.400.000
Biaya Perizinan dan pajak	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 345.563	Rp 4.146.750
Biaya Hosting dan domain	Rp 680.000												Rp 680.000
Biaya Modul	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 9.000.000
Biaya Konten	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 9.000.000
Biaya Sewa Gedung	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 48.000.000
Biaya Asuransi	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000
Biaya Depresiasi	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 3.663.000
<b>Total Expenses</b>	<b>Rp 59.070.813</b>	<b>Rp 58.966.313</b>	<b>Rp 59.325.313</b>	<b>Rp 59.255.813</b>	<b>Rp 59.710.313</b>	<b>Rp 60.496.813</b>	<b>Rp 60.154.313</b>	<b>Rp 59.572.313</b>	<b>Rp 59.994.313</b>	<b>Rp 51.229.813</b>	<b>Rp 51.022.813</b>	<b>Rp 51.125.813</b>	<b>Rp 657.749.750</b>
<b>Net Operating Income</b>	<b>-Rp 2.920.813</b>	<b>Rp 2.938.688</b>	<b>Rp 6.169.688</b>	<b>Rp 5.544.188</b>	<b>Rp 9.634.688</b>	<b>Rp 16.713.188</b>	<b>Rp 13.630.688</b>	<b>Rp 8.392.688</b>	<b>Rp 12.190.688</b>	<b>Rp 23.310.188</b>	<b>Rp 21.447.188</b>	<b>Rp 22.374.188</b>	<b>Rp 171.600.250</b>
<b>Gross Profit</b>	<b>-Rp 3.266.375</b>	<b>Rp 2.593.125</b>	<b>Rp 5.824.125</b>	<b>Rp 5.198.625</b>	<b>Rp 9.289.125</b>	<b>Rp 16.367.625</b>	<b>Rp 13.285.125</b>	<b>Rp 8.047.125</b>	<b>Rp 11.845.125</b>	<b>Rp 22.964.625</b>	<b>Rp 21.101.625</b>	<b>Rp 22.028.625</b>	<b>Rp 167.453.500</b>



**Profit and Loss**  
**KELUARGA TANGGUH**  
**2023**

	01/01/2023	01/02/2023	01/03/2023	01/04/2023	01/05/2023	01/06/2023	01/07/2023	01/08/2023	01/09/2023	01/10/2023	01/11/2023	01/12/2023	YEARLY
<b>Revenue (Sales)</b>													
Penjualan Jasa Pelatihan	Rp 29.575.000	Rp 30.225.000	Rp 30.875.000	Rp 28.275.000	Rp 30.875.000	Rp 32.175.000	Rp 31.850.000	Rp 32.500.000	Rp 32.825.000	Rp 33.150.000	Rp 33.475.000	Rp 39.000.000	Rp 384.800.000
Penjualan Jasa Konsultasi	Rp 3.720.000	Rp 3.760.000	Rp 3.680.000	Rp 3.920.000	Rp 3.840.000	Rp 3.560.000	Rp 3.960.000	Rp 3.920.000	Rp 4.200.000	Rp 4.040.000	Rp 4.280.000	Rp 5.400.000	Rp 48.280.000
Penjualan Paket Layanan	Rp 14.400.000	Rp 14.560.000	Rp 13.920.000	Rp 13.920.000	Rp 14.240.000	Rp 13.600.000	Rp 14.400.000	Rp 15.520.000	Rp 15.200.000	Rp 15.520.000	Rp 15.840.000	Rp 17.600.000	Rp 178.720.000
Investasi Bisnis	Rp 15.000.000	Rp 19.000.000	Rp 17.500.000	Rp 16.500.000	Rp 17.000.000	Rp 17.500.000	Rp 18.000.000	Rp 17.000.000	Rp 16.000.000	Rp 19.000.000	Rp 20.000.000	Rp 22.000.000	Rp 214.500.000
Mitra Sponsorship	Rp 9.000.000	Rp 8.500.000	Rp 9.800.000	Rp 10.000.000	Rp 11.000.000	Rp 12.500.000	Rp 11.000.000	Rp 10.000.000	Rp 11.000.000	Rp 10.500.000	Rp 10.000.000	Rp 11.000.000	Rp 124.300.000
<b>Total Revenue (Sales)</b>	<b>Rp 71.695.000</b>	<b>Rp 76.045.000</b>	<b>Rp 75.775.000</b>	<b>Rp 72.615.000</b>	<b>Rp 76.955.000</b>	<b>Rp 79.335.000</b>	<b>Rp 79.210.000</b>	<b>Rp 78.940.000</b>	<b>Rp 79.225.000</b>	<b>Rp 82.210.000</b>	<b>Rp 83.595.000</b>	<b>Rp 95.000.000</b>	<b>Rp 950.600.000</b>
<b>Expenses</b>													
praktisi	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 180.000.000
Biaya Marketing dan advertising	Rp 7.169.500	Rp 7.604.500	Rp 7.577.500	Rp 7.261.500	Rp 7.695.500	Rp 7.933.500	Rp 7.921.000	Rp 7.894.000	Rp 7.922.500	Rp 8.221.000	Rp 8.359.500	Rp 9.500.000	Rp 95.060.000
Biaya Gaji karyawan	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 330.000.000
Biaya Pengembangan dan penelitian	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 600.000	Rp 7.200.000
Biaya Administrasi dan umum	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 9.000.000
Biaya Perizinan dan pajak	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 4.753.000	Rp 57.036.000
Biaya Hosting dan domain	Rp 890.000												Rp 890.000
Biaya Modul	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 9.000.000
Biaya Konten	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 750.000	Rp 9.000.000
Biaya Sewa Gedung	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 13.000.000
Biaya Asuransi	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000
Biaya Depresiasi	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 3.663.000
<b>Total Expenses</b>	<b>Rp 65.392.750</b>	<b>Rp 64.937.750</b>	<b>Rp 64.910.750</b>	<b>Rp 64.594.750</b>	<b>Rp 65.028.750</b>	<b>Rp 65.266.750</b>	<b>Rp 65.254.250</b>	<b>Rp 65.227.250</b>	<b>Rp 65.255.750</b>	<b>Rp 65.554.250</b>	<b>Rp 65.692.750</b>	<b>Rp 66.833.250</b>	<b>Rp 716.774.000</b>
<b>Net Operating Income</b>	<b>Rp 6.302.250</b>	<b>Rp 11.107.250</b>	<b>Rp 10.864.250</b>	<b>Rp 8.020.250</b>	<b>Rp 11.926.250</b>	<b>Rp 14.068.250</b>	<b>Rp 13.955.750</b>	<b>Rp 13.712.750</b>	<b>Rp 13.969.250</b>	<b>Rp 16.655.750</b>	<b>Rp 17.902.250</b>	<b>Rp 28.166.750</b>	<b>Rp 233.826.000</b>
<b>Gross Profit</b>	<b>Rp 1.549.250</b>	<b>Rp 6.354.250</b>	<b>Rp 6.111.250</b>	<b>Rp 3.267.250</b>	<b>Rp 17.173.250</b>	<b>Rp 9.315.250</b>	<b>Rp 9.202.750</b>	<b>Rp 8.959.750</b>	<b>Rp 9.216.250</b>	<b>Rp 11.902.750</b>	<b>Rp 13.149.250</b>	<b>Rp 23.413.750</b>	<b>Rp 176.790.000</b>

**Profit and Loss**  
**KELUARGA TANGGUH**  
**2024**

	01/01/2024	01/02/2024	01/03/2024	01/04/2024	01/05/2024	01/06/2024	01/07/2024	01/08/2024	01/09/2024	01/10/2024	01/11/2024	01/12/2024	YEARLY
<b>Revenue (Sales)</b>													
Penjualan Jasa Pelatihan	Rp 40.250.000	Rp 38.850.000	Rp 39.550.000	Rp 40.950.000	Rp 38.150.000	Rp 35.350.000	Rp 34.650.000	Rp 38.150.000	Rp 38.850.000	Rp 40.250.000	Rp 39.900.000	Rp 40.250.000	Rp 465.150.000
Penjualan Jasa Konsultasi	Rp 6.250.000	Rp 6.250.000	Rp 5.750.000	Rp 5.750.000	Rp 5.900.000	Rp 6.000.000	Rp 6.000.000	Rp 6.500.000	Rp 6.050.000	Rp 6.250.000	Rp 6.250.000	Rp 6.750.000	Rp 73.700.000
Penjualan Paket Layanan	Rp 16.500.000	Rp 16.830.000	Rp 16.665.000	Rp 15.675.000	Rp 17.325.000	Rp 16.170.000	Rp 16.335.000	Rp 16.335.000	Rp 16.500.000	Rp 16.335.000	Rp 16.500.000	Rp 18.150.000	Rp 199.320.000
Investasi Bisnis	Rp 14.500.000	Rp 16.000.000	Rp 15.500.000	Rp 17.250.000	Rp 14.000.000	Rp 17.500.000	Rp 16.500.000	Rp 18.000.000	Rp 17.500.000	Rp 17.000.000	Rp 18.000.000	Rp 20.000.000	Rp 201.750.000
Mitra Sponsorship	Rp 9.300.000	Rp 10.000.000	Rp 9.500.000	Rp 10.000.000	Rp 11.000.000	Rp 12.500.000	Rp 12.000.000	Rp 10.000.000	Rp 11.000.000	Rp 10.500.000	Rp 10.000.000	Rp 11.000.000	Rp 126.800.000
<b>Total Revenue (Sales)</b>	<b>Rp 86.800.000</b>	<b>Rp 87.930.000</b>	<b>Rp 86.965.000</b>	<b>Rp 89.625.000</b>	<b>Rp 86.375.000</b>	<b>Rp 87.520.000</b>	<b>Rp 85.485.000</b>	<b>Rp 88.985.000</b>	<b>Rp 89.900.000</b>	<b>Rp 90.335.000</b>	<b>Rp 90.650.000</b>	<b>Rp 96.150.000</b>	<b>Rp 1.066.720.000</b>
<b>Expenses</b>													
praktisi	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 15.000.000	Rp 12.500.000	Rp 177.500.000
Biaya Marketing dan advertising	Rp 8.680.000	Rp 8.793.000	Rp 8.696.500	Rp 8.962.500	Rp 8.637.500	Rp 8.752.000	Rp 8.548.500	Rp 8.898.500	Rp 8.990.000	Rp 9.033.500	Rp 9.065.000	Rp 9.615.000	Rp 106.672.000
Biaya Gaji karyawan	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 27.500.000	Rp 330.000.000
Biaya Pengembangan dan penelitian	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 700.000	Rp 8.400.000
Biaya Administrasi dan umum	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 800.000	Rp 9.600.000
Biaya Perizinan dan pajak	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.571	Rp 444.467	Rp 5.334.748
Biaya Hosting dan domain	Rp 900.000												Rp 900.000
Biaya Modul	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 10.200.000
Baya Konten	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 850.000	Rp 10.200.000
Biaya Sewa Gedung	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 4.000.000	Rp 48.000.000
Biaya Asuransi	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000
Biaya Depresiasi	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 305.250	Rp 3.663.000
<b>Total Expenses</b>	<b>Rp 62.954.821</b>	<b>Rp 62.167.821</b>	<b>Rp 62.071.321</b>	<b>Rp 62.337.321</b>	<b>Rp 62.012.321</b>	<b>Rp 62.126.821</b>	<b>Rp 61.923.321</b>	<b>Rp 62.273.321</b>	<b>Rp 62.364.821</b>	<b>Rp 62.408.321</b>	<b>Rp 62.439.821</b>	<b>Rp 60.489.717</b>	<b>Rp 713.394.748</b>
<b>Net Operating Income</b>	<b>Rp 23.845.179</b>	<b>Rp 25.762.179</b>	<b>Rp 24.893.679</b>	<b>Rp 27.287.679</b>	<b>Rp 24.362.679</b>	<b>Rp 25.393.179</b>	<b>Rp 23.561.679</b>	<b>Rp 26.711.679</b>	<b>Rp 27.535.179</b>	<b>Rp 27.926.679</b>	<b>Rp 28.210.179</b>	<b>Rp 35.660.283</b>	<b>Rp 353.325.252</b>
<b>Gross Profit</b>	<b>Rp 23.400.608</b>	<b>Rp 25.317.608</b>	<b>Rp 24.449.108</b>	<b>Rp 26.843.108</b>	<b>Rp 23.918.108</b>	<b>Rp 24.948.608</b>	<b>Rp 23.117.108</b>	<b>Rp 26.267.108</b>	<b>Rp 27.090.608</b>	<b>Rp 27.482.108</b>	<b>Rp 27.765.608</b>	<b>Rp 35.215.817</b>	<b>Rp 347.990.505</b>

### Lampiran 3 Cash Flow

CASH FLOW														
KELUARGA TANGGUH														
periode yang berakhir pada 31 Desember 2022														
Total Arus Kas Bulanan														
Tipe	Jan	Feb	Maret	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Yearly	
<b>Arus Kas dari Aktivitas Operasi</b>														
Kas diterima dari pendapatan	Rp 37.150.000	Rp 38.905.000	Rp 40.995.000	Rp 40.800.000	Rp 42.345.000	Rp 40.960.000	Rp 42.785.000	Rp 35.465.000	Rp 38.685.000	Rp 43.040.000	Rp 40.470.000	Rp 40.500.000	Rp 484.350.000	
Kas dibayarkan untuk membayar gaji pelatih, konsultan dan praktisi	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 6.000.000	-Rp 6.000.000	-Rp 6.000.000	-Rp 153.000.000
Kas dibayarkan untuk membayar marketing dan advertising	-Rp 5.615.000	-Rp 6.190.500	-Rp 6.549.500	-Rp 6.480.000	-Rp 6.934.500	-Rp 7.721.000	-Rp 7.378.500	-Rp 6.796.500	-Rp 7.218.500	-Rp 7.454.000	-Rp 7.247.000	-Rp 7.350.000	-Rp 82.935.000	
Kas dibayarkan untuk gaji karyawan	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 330.000.000	
Kas dibayarkan untuk pengembangan dan penelitian	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 500.000	-Rp 6.000.000	
Kas dibayarkan untuk administrasi dan umum	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 8.400.000	
Kas dibayarkan untuk Perizinan dan pajak	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 345.563	-Rp 4.146.750	
Kas dibayarkan untuk Hosting dan domain	-Rp 680.000	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp 680.000	
Kas dibayarkan untuk Modul	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 9.000.000	
Kas dibayarkan untuk Konten	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 9.000.000	
Kas dibayarkan untuk Sewa Gedung	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 48.000.000	
Kas dibayarkan untuk Asuransi	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	
<b>Total</b>	-Rp 21.615.563	-Rp 19.756.063	-Rp 18.025.063	-Rp 18.150.563	-Rp 17.060.063	-Rp 19.231.563	-Rp 17.064.063	-Rp 23.802.063	-Rp 21.004.063	-Rp 7.884.563	-Rp 10.247.563	-Rp 10.320.563	-Rp 73.736.750	
<b>Arus Kas dari Aktivitas Investasi</b>														
Kas diterima dari pembelian aset tetap	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667
<b>Total</b>	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667
<b>Arus dari Aktivitas Pendanaan</b>														
Kas diterima dari investasi	Rp 17.000.000	Rp 11.000.000	Rp 12.000.000	Rp 10.000.000	Rp 12.000.000	Rp 18.000.000	Rp 16.000.000	Rp 17.000.000	Rp 18.500.000	Rp 17.000.000	Rp 17.000.000	Rp 17.500.000	Rp 176.000.000	
Kas diterima dari dan sponsor	Rp 15.500.000	Rp 12.000.000	Rp 12.500.000	Rp 14.000.000	Rp 15.000.000	Rp 16.000.000	Rp 15.000.000	Rp 15.500.000	Rp 15.000.000	Rp 14.500.000	Rp 15.000.000	Rp 15.500.000	Rp 169.000.000	
<b>Total</b>	Rp 32.500.000	Rp 23.000.000	Rp 24.500.000	Rp 24.000.000	Rp 27.000.000	Rp 34.000.000	Rp 31.000.000	Rp 32.500.000	Rp 33.500.000	Rp 31.500.000	Rp 32.000.000	Rp 33.000.000	Rp 345.000.000	
Saldo Kas	Rp 12.493.104	Rp 4.852.604	Rp 8.083.604	Rp 7.458.104	Rp 11.548.604	Rp 16.377.104	Rp 15.544.604	Rp 10.306.604	Rp 14.104.604	Rp 25.224.104	Rp 23.361.104	Rp 24.288.104	Rp 272.871.917	

**CASH FLOW**  
**KELUARGA TANGGUH**  
periode yang berakhir pada 31 Desember 2023

Total Arus Kas Bulanan													
Type	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Yearly
<b>Arus Kas dari Aktivitas Operasi</b>													
Kas diterima dari pendapatan	Rp 47.695.000	Rp 48.545.000	Rp 48.475.000	Rp 46.115.000	Rp 48.955.000	Rp 49.335.000	Rp 50.210.000	Rp 51.940.000	Rp 52.225.000	Rp 52.710.000	Rp 53.595.000	Rp 62.000.000	Rp 611.800.000
Kas dibayarkan untuk membayar gaji pelatih, konsultan	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 6.000.000	-Rp 6.000.000	-Rp 6.000.000	-Rp 153.000.000
Kas dibayarkan untuk membayar marketing dan advertis	-Rp 7.169.500	-Rp 7.604.500	-Rp 7.577.500	-Rp 7.261.500	-Rp 7.695.500	-Rp 7.933.500	-Rp 7.921.000	-Rp 7.894.000	-Rp 7.922.500	-Rp 8.221.000	-Rp 8.359.500	-Rp 9.500.000	-Rp 95.060.000
Kas dibayarkan untuk gaji karyawan	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 330.000.000
Kas dibayarkan untuk pengembangan dan penelitian	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 600.000	-Rp 7.200.000
Kas dibayarkan untuk administrasi dan umum	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 9.000.000
Kas dibayarkan untuk Perizinan dan pajak	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 4.753.000	-Rp 57.036.000
Kas dibayarkan untuk Hosting dan domain	-Rp 890.000	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp 890.000
Kas dibayarkan untuk Modul	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 9.000.000
Kas dibayarkan untuk Konten	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 750.000	-Rp 9.000.000
Kas dibayarkan untuk Sewa Gedung	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 13.000.000
Kas dibayarkan untuk Asuransi	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000
<b>Total</b>	-Rp 17.392.500	-Rp 16.087.500	-Rp 16.130.500	-Rp 18.174.500	-Rp 15.768.500	-Rp 15.626.500	-Rp 14.739.000	-Rp 12.982.000	-Rp 12.725.500	-Rp 3.539.000	-Rp 2.792.500	-Rp 4.472.000	-Rp 74.311.000
<b>Arus Kas dari Aktivitas Investasi</b>													
Kas diterima dari pembelian aset tetap	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667
<b>Total</b>	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667
<b>Arus dari Aktivitas Pendanaan</b>													
Kas diterima dari investasi	Rp 15.000.000	Rp 19.000.000	Rp 17.500.000	Rp 16.500.000	Rp 17.000.000	Rp 17.500.000	Rp 18.000.000	Rp 17.000.000	Rp 16.000.000	Rp 19.000.000	Rp 20.000.000	Rp 22.000.000	Rp 214.500.000
Kas diterima dari dan sponsor	Rp 9.000.000	Rp 8.500.000	Rp 9.800.000	Rp 10.000.000	Rp 11.000.000	Rp 12.500.000	Rp 11.000.000	Rp 10.000.000	Rp 11.000.000	Rp 10.500.000	Rp 10.000.000	Rp 11.000.000	Rp 124.300.000
<b>Total</b>	Rp 24.000.000	Rp 27.500.000	Rp 27.300.000	Rp 26.500.000	Rp 28.000.000	Rp 30.000.000	Rp 29.000.000	Rp 27.000.000	Rp 27.000.000	Rp 29.500.000	Rp 30.000.000	Rp 33.000.000	Rp 338.800.000
Saldo Kas	Rp 8.216.167	Rp 13.021.167	Rp 12.778.167	Rp 9.934.167	Rp 13.840.167	Rp 15.982.167	Rp 15.869.667	Rp 15.626.667	Rp 15.883.167	Rp 27.569.667	Rp 28.816.167	Rp 39.080.667	Rp 266.097.667



**CASH FLOW**  
**KELUARGA TANGGUH**  
periode yang berakhir pada 31 Desember 2024

CASH FLOW													
KELUARGA TANGGUH													
periode yang berakhir pada 31 Desember 2024													
Total Arus Kas Bulanan													
Tipe	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Yearly
<b>Arus Kas dari Aktivitas Operasi</b>													
Kas diterima dari pendapatan	Rp 63.000.000	Rp 61.930.000	Rp 61.965.000	Rp 62.375.000	Rp 61.375.000	Rp 57.520.000	Rp 56.985.000	Rp 60.985.000	Rp 61.400.000	Rp 62.835.000	Rp 62.650.000	Rp 65.150.000	Rp 738.170.000
Kas dibayarkan untuk membayar gaji pelatih, konsultan	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 15.000.000	-Rp 12.500.000	-Rp 177.500.000
Kas dibayarkan untuk membayar marketing dan advertis	-Rp 8.680.000	-Rp 8.793.000	-Rp 8.696.500	-Rp 8.962.500	-Rp 8.637.500	-Rp 8.752.000	-Rp 8.548.500	-Rp 8.898.500	-Rp 8.990.000	-Rp 9.033.500	-Rp 9.065.000	-Rp 9.615.000	-Rp 106.672.000
Kas dibayarkan untuk gaji karyawan	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 27.500.000	-Rp 330.000.000
Kas dibayarkan untuk pengembangan dan penelitian	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 700.000	-Rp 8.400.000
Kas dibayarkan untuk administrasi dan umum	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 800.000	-Rp 9.600.000
Kas dibayarkan untuk Perizinan dan pajak	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.571	-Rp 444.467	-Rp 5.334.748
Kas dibayarkan untuk Hosting dan domain	-Rp 900.000	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp -	-Rp 900.000
Kas dibayarkan untuk Modul	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 10.200.000
Kas dibayarkan untuk Konten	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 850.000	-Rp 10.200.000
Kas dibayarkan untuk Sewa Gedung	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 4.000.000	-Rp 48.000.000
Kas dibayarkan untuk Asuransi	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000	-Rp 2.925.000
<b>Total</b>	Rp 350.429	Rp 67.429	Rp 198.929	Rp 342.929	-Rp 332.071	-Rp 4.301.571	-Rp 4.633.071	-Rp 983.071	-Rp 659.571	Rp 731.929	Rp 515.429	Rp 4.965.533	Rp 28.438.252
<b>Arus Kas dari Aktivitas Investasi</b>													
Kas diterima dari pembelian aset tetap	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667
<b>Total</b>	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667	1.608.667
<b>Arus dari Aktivitas Pendanaan</b>													
Kas diterima dari investasi	Rp 14.500.000	Rp 16.000.000	Rp 15.500.000	Rp 17.250.000	Rp 14.000.000	Rp 17.500.000	Rp 16.500.000	Rp 18.000.000	Rp 17.500.000	Rp 17.000.000	Rp 18.000.000	Rp 20.000.000	Rp 201.750.000
Kas diterima dari dan sponsor	Rp 9.300.000	Rp 10.000.000	Rp 9.500.000	Rp 10.000.000	Rp 11.000.000	Rp 12.500.000	Rp 12.000.000	Rp 10.000.000	Rp 11.000.000	Rp 10.500.000	Rp 10.000.000	Rp 11.000.000	Rp 126.800.000
<b>Total</b>	Rp 23.800.000	Rp 26.000.000	Rp 25.000.000	Rp 27.250.000	Rp 25.000.000	Rp 30.000.000	Rp 28.500.000	Rp 28.000.000	Rp 28.500.000	Rp 27.500.000	Rp 28.000.000	Rp 31.000.000	Rp 328.550.000
<b>Saldo Kas</b>	Rp 25.759.096	Rp 27.676.096	Rp 26.807.596	Rp 29.201.596	Rp 26.276.596	Rp 27.307.096	Rp 25.475.596	Rp 28.625.596	Rp 29.449.096	Rp 29.840.596	Rp 30.124.096	Rp 37.574.200	Rp 358.596.919

### Lampiran 4 Balance Sheet

BALANCE SHEET													
KELUARGA TANGGUH													
2022													
ASSET	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	YEARLY
<b>CURRENT ASSETS</b>													
Cash	Rp 12.493.104	Rp 4.852.604	Rp 8.083.604	Rp 7.458.104	Rp 11.548.604	Rp 16.377.104	Rp 15.544.604	Rp 10.306.604	Rp 14.104.604	Rp 25.224.104	Rp 23.361.104	Rp 24.288.104	Rp 173.642.250
Insurance	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 35.100.000
<b>TOTAL CURRENT ASSETS</b>	Rp 15.418.104	Rp 7.777.604	Rp 11.008.604	Rp 10.383.104	Rp 14.473.604	Rp 19.302.104	Rp 18.469.604	Rp 13.231.604	Rp 17.029.604	Rp 28.149.104	Rp 26.286.104	Rp 27.213.104	Rp 208.742.250
<b>FIXED (LONG TERM) ASSETS</b>													
Property	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 19.304.004
Equipment	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 1.657.500
(Less Accumulated Depreciation)	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp3.663.000
<b>TOTAL FIXED ASSETS</b>	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 17.298.504
<b>TOTAL ASSETS</b>	Rp 16.859.646	Rp 9.219.146	Rp 12.450.146	Rp 11.824.646	Rp 15.915.146	Rp 20.743.646	Rp 19.911.146	Rp 14.673.146	Rp 18.471.146	Rp 29.590.646	Rp 27.727.646	Rp 28.654.646	Rp 226.040.754
<b>LIABILITIES AND OWNERS'S EQUITY</b>													
<b>CURRENT LIABILITY</b>													
Accounts Payable	Rp 6.080.000	4100000	Rp 5.400.000	Rp 4.700.000	Rp 5.800.000	Rp 6.700.000	Rp 9.800.000	Rp 4.300.000	Rp 5.000.000	Rp 18.500.000	Rp 12.700.000	Rp 11.600.000	Rp 94.680.000
<b>TOTAL CURRENT LIABILITIES</b>	Rp 6.080.000	Rp 4.100.000	Rp 5.400.000	Rp 4.700.000	Rp 5.800.000	Rp 6.700.000	Rp 9.800.000	Rp 4.300.000	Rp 5.000.000	Rp 18.500.000	Rp 12.700.000	Rp 11.600.000	Rp 94.680.000
<b>OWNER'S EQUITY</b>													
Owner's Investment	Rp 4.752.000	3090000	Rp 4.022.000	Rp 3.097.000	Rp 6.087.000	Rp 8.016.000	Rp 5.083.000	Rp 6.082.167	Rp 7.112.000	Rp 6.063.167	Rp 7.000.167	Rp 7.600.000	Rp 68.004.501
Prive	Rp 6.027.646	2029146	Rp 3.028.146	Rp 4.027.646	Rp 4.028.146	Rp 6.027.646	Rp 5.028.146	Rp 4.290.979	Rp 6.359.146	Rp 5.027.479	Rp 8.027.479	Rp 9.454.646	Rp 63.356.251
<b>TOTAL OWNER'S EQUITY</b>	Rp 10.779.646	Rp 5.119.146	Rp 7.050.146	Rp 7.124.646	Rp 10.115.146	Rp 14.043.646	Rp 10.111.146	Rp 10.373.146	Rp 13.471.146	Rp 11.090.646	Rp 15.027.646	Rp 17.054.646	Rp 131.360.752
<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	Rp 16.859.646	Rp 9.219.146	Rp 12.450.146	Rp 11.824.646	Rp 15.915.146	Rp 20.743.646	Rp 19.911.146	Rp 14.673.146	Rp 18.471.146	Rp 29.590.646	Rp 27.727.646	Rp 28.654.646	Rp 226.040.752

BALANCE SHEET													
KELUARGA TANGGUH													
2023													
ASSET	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	YEARLY
<b>CURRENT ASSETS</b>													
Cash	Rp8.216.167	Rp13.021.167	Rp12.778.167	Rp9.934.167	Rp13.840.167	Rp15.982.167	Rp15.869.667	Rp15.626.667	Rp15.883.167	Rp27.569.667	Rp28.816.167	Rp39.080.667	Rp216.618.000
Insurance	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp2.925.000	Rp35.100.000
<b>TOTAL CURRENT ASSETS</b>	Rp11.141.167	Rp15.946.167	Rp15.703.167	Rp12.859.167	Rp16.765.167	Rp18.907.167	Rp18.794.667	Rp18.551.667	Rp18.808.167	Rp30.494.667	Rp31.741.167	Rp42.005.667	Rp251.718.000
<b>FIXED (LONG TERM) ASSETS</b>													
Property	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp1.608.667	Rp19.304.004
Equipment	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp138.125	Rp1.657.500
(Less Accumulated Depreciation)	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp3.663.000
<b>TOTAL FIXED ASSETS</b>	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp1.441.542	Rp17.298.504
<b>TOTAL ASSETS</b>	Rp12.582.709	Rp17.387.709	Rp17.144.709	Rp14.300.709	Rp18.206.709	Rp20.348.709	Rp20.236.209	Rp19.993.209	Rp20.249.709	Rp31.936.209	Rp33.182.709	Rp43.447.209	Rp269.016.504
<b>LIABILITIES AND OWNERS'S EQUITY</b>													
<b>CURRENT LIABILITIES</b>													
Accounts Payable	Rp5.700.000	Rp5.600.000	Rp6.000.000	Rp5.800.000	Rp6.500.000	Rp7.000.000	Rp7.500.000	Rp7.700.000	Rp8.300.000	Rp8.900.000	Rp10.800.000	Rp13.500.000	Rp93.300.000
<b>TOTAL CURRENT LIABILITIES</b>	Rp5.700.000	Rp5.600.000	Rp6.000.000	Rp5.800.000	Rp6.500.000	Rp7.000.000	Rp7.500.000	Rp7.700.000	Rp8.300.000	Rp8.900.000	Rp10.800.000	Rp13.500.000	Rp93.300.000
<b>OWNER'S EQUITY</b>													
Owner's Investment	Rp4.800.000	Rp5.500.000	Rp6.000.000	Rp4.800.000	Rp6.300.000	Rp7.700.000	Rp6.900.000	Rp7.000.000	Rp6.800.000	Rp8.800.000	Rp10.400.000	Rp13.500.000	Rp88.500.000
Prive	Rp2.082.709	Rp6.287.709	Rp5.144.709	Rp3.700.709	Rp5.406.709	Rp5.648.709	Rp5.836.209	Rp5.293.209	Rp5.149.709	Rp14.236.209	Rp11.982.709	Rp16.447.209	Rp87.216.508
<b>TOTAL OWNER'S EQUITY</b>	Rp6.882.709	Rp11.787.709	Rp11.144.709	Rp8.500.709	Rp11.706.709	Rp13.348.709	Rp12.736.209	Rp12.293.209	Rp11.949.709	Rp23.036.209	Rp22.382.709	Rp29.947.209	Rp175.716.508
													Rp0
<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	Rp12.582.709	Rp17.387.709	Rp17.144.709	Rp14.300.709	Rp18.206.709	Rp20.348.709	Rp20.236.209	Rp19.993.209	Rp20.249.709	Rp31.936.209	Rp33.182.709	Rp43.447.209	Rp269.016.508

**BALANCE SHEET**  
**KELUARGA TANGGUH**  
**2024**

ASSET	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	YEARLY
<b>CURRENT ASSETS</b>													
Cash	Rp 63.000.000	Rp 61.930.000	Rp 61.965.000	Rp 62.375.000	Rp 61.375.000	Rp 57.520.000	Rp 56.985.000	Rp 60.985.000	Rp 61.400.000	Rp 62.835.000	Rp 62.650.000	Rp 65.150.000	Rp 738.170.000
Insurance	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 2.925.000	Rp 35.100.000
<b>TOTAL CURRENT ASSETS</b>	Rp 65.925.000	Rp 64.855.000	Rp 64.890.000	Rp 65.300.000	Rp 64.300.000	Rp 60.445.000	Rp 59.910.000	Rp 63.910.000	Rp 64.325.000	Rp 65.760.000	Rp 65.575.000	Rp 68.075.000	Rp 773.270.000
<b>FIXED (LONG TERM) ASSETS</b>													
Property	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 1.608.667	Rp 19.304.004
Equipment	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 138.125	Rp 1.657.500
(Less Accumulated Depreciation)	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp305.250	-Rp3.663.000
<b>TOTAL FIXED ASSETS</b>	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 1.441.542	Rp 17.298.504
<b>TOTAL ASSETS</b>	Rp 67.366.542	Rp 66.296.542	Rp 66.331.542	Rp 66.741.542	Rp 65.741.542	Rp 61.886.542	Rp 61.351.542	Rp 65.351.542	Rp 65.766.542	Rp 67.201.542	Rp 67.016.542	Rp 69.516.542	Rp 790.568.504
<b>LIABILITIES AND OWNERS'S EQUITY</b>													
<b>CURRENT LIABILITY</b>													
Accounts Payable	Rp 36.080.000	25.000.000	Rp 35.400.000	Rp 34.700.000	Rp 35.800.000	Rp 36.700.000	Rp 39.800.000	Rp 34.300.000	Rp 35.000.000	Rp 28.500.000	Rp 32.700.000	Rp 31.600.000	Rp 405.580.000
<b>TOTAL CURRENT LIABILITIES</b>	Rp 36.080.000	Rp 25.000.000	Rp 35.400.000	Rp 34.700.000	Rp 35.800.000	Rp 36.700.000	Rp 39.800.000	Rp 34.300.000	Rp 35.000.000	Rp 28.500.000	Rp 32.700.000	Rp 31.600.000	Rp 405.580.000
<b>OWNER'S EQUITY</b>													
Owner's Investment	Rp 15.286.000	21.290.000	Rp 14.022.000	Rp 23.097.000	Rp 16.087.000	Rp 14.016.000	Rp 12.083.000	Rp 16.082.167	Rp 17.112.000	Rp 16.063.167	Rp 17.000.167	Rp 17.600.000	Rp 199.738.501
Prive	Rp 16.000.542	20.006.542	Rp 16.909.542	Rp 8.944.542	Rp 13.854.542	Rp 11.170.542	Rp 9.468.542	Rp 14.969.375	Rp 13.654.542	Rp 22.638.375	Rp 17.316.375	Rp 20.316.542	Rp 185.250.003
<b>TOTAL OWNER'S EQUITY</b>	Rp 31.286.542	Rp 41.296.542	Rp 30.931.542	Rp 32.041.542	Rp 29.941.542	Rp 25.186.542	Rp 21.551.542	Rp 31.051.542	Rp 30.766.542	Rp 38.701.542	Rp 34.316.542	Rp 37.916.542	Rp 384.988.504
<b>TOTAL LIABILITIES AND OWNER'S EQUITY</b>	Rp 67.366.542	Rp 66.296.542	Rp 66.331.542	Rp 66.741.542	Rp 65.741.542	Rp 61.886.542	Rp 61.351.542	Rp 65.351.542	Rp 65.766.542	Rp 67.201.542	Rp 67.016.542	Rp 69.516.542	Rp 790.568.504



## Lampiran 5 Berita Acara



### UNIVERSITAS MUHAMMADIYAH PONOROGO FAKULTAS EKONOMI

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia  
Telp (0352) 481124, Fax (0352) 461796, e-mail : akademik@umpo.ac.id Website : www.umpo.ac.id  
Akreditasi Institusi B oleh BAN-PT  
(SK Nomor : 77/SK/BAN-PT/AK-PPJ/PT/IV/2020)

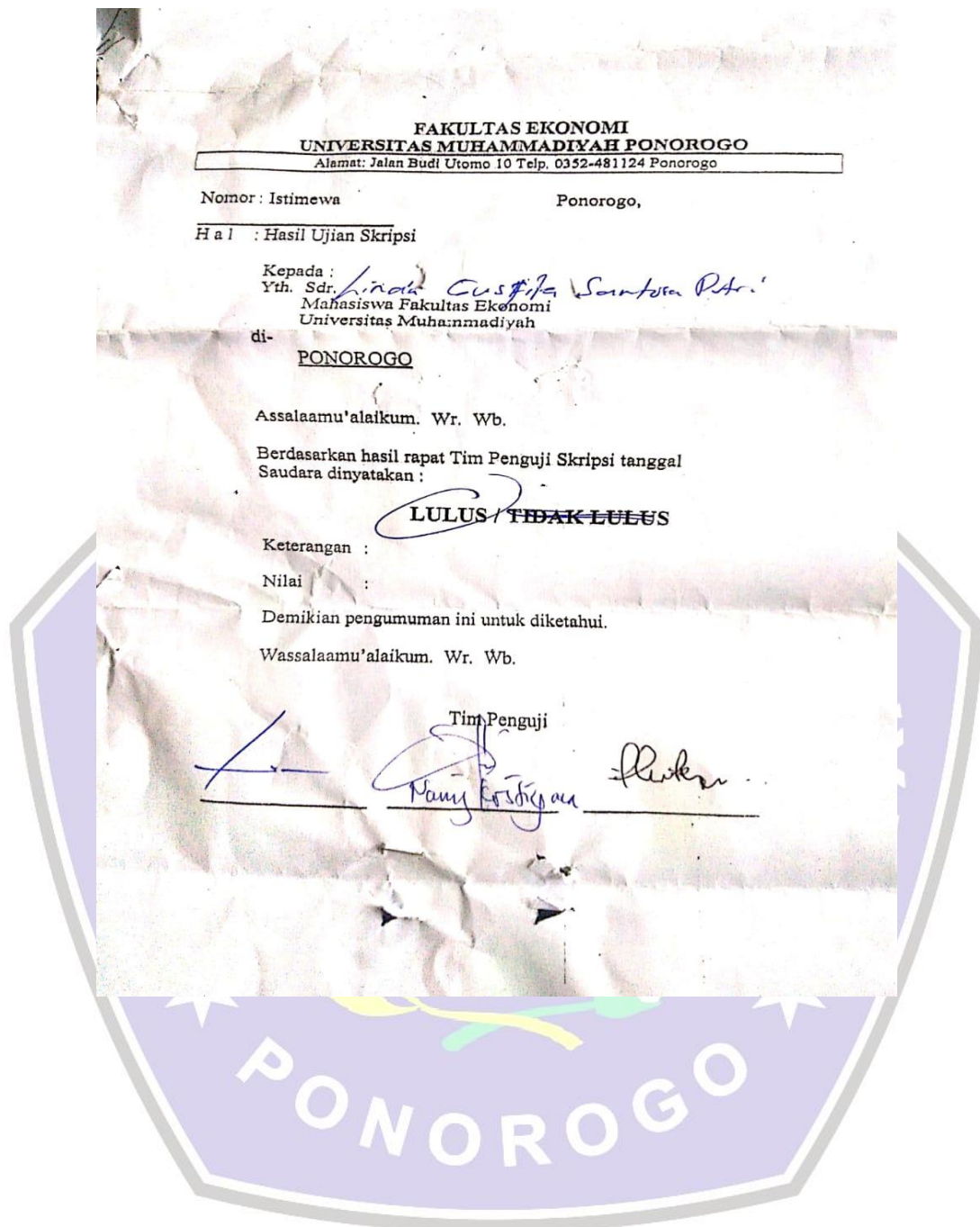
#### BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : Linda Gusfita Santosa Putri
2. NIM : 18414735
3. Jurusan : S1 Manajemen
4. Bidang : Keuangan
5. Alamat : RT 002 RW 001, Dukuh Sumpel, Desa Jambon, Kecamatan Jambon, Kabupaten Ponorogo, Jawa Timur, Indonesia
6. Judul Skripsi : Manajemen Keuangan di Bisnis Start Up Perusahaan Digital (Studi Kasus Perusahaan Edutech Keluarga Tangguh)
7. Masa Pembimbingan : September 2021 s/d Agustus 2022
8. Tanggal Mengajukan Skripsi : Rabu, 8 Desember 2021
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
4 Desember 2021	Acc Judul	
27 Januari 2022	Bimbingan Proposal	
31 Januari 2022	Bimbingan Proposal	
8 Februari 2022	Bimbingan Jurnal	
11 Februari 2022	Bimbingan Jurnal	
2 Maret 2022	Bimbingan Jurnal	
16 Maret 2022	Bimbingan Jurnal	
31 Maret 2022	Bimbingan Jurnal	
21 April 2022	Bimbingan Jurnal	
22 April 2022	Acc Jurnal	
29 April 2022	Bimbingan bab 4 dan 5	
30 April 2022	Acc bab 4 dan 5	
1 Juli 2022	Bab 1-5	



## Lampiran 6 Hasil Ujian Skripsi





## Lampiran 7 LoA



O/ref. 3881/30 April 2022

### Letter of Acceptance (LoA)

Dear author (s),

This is to inform you that manuscript entitled:

**“Financial Management in Digital Enterprise Start-up Business (Edutech Company Case Study Tangguh Family)”**

By author(s)

**Linda Gusfita Santosa Putri, Hadi Sumarsono**

Universitas Muhammadiyah Ponorogo, Indonesia

**has passed** two reviewers with the details in the following:

### [REVIEW RESULTS]

#### Double-blind review form (First reviewer)

Thank you for agreeing to be a reviewer. We are keen to ensuring a high standard of articles published in European –American Journals, and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Associate Editors. In general, the standard of manuscripts forwarded to me after the vetting is good. To this end, we would be grateful if you would, wherever possible, provide constructive feedback to enable the author(s) improve the manuscript before publication.

Please complete the table below and rate the article on the issues described. As with all double-blind review

	Please rate the following(5=excellent, 1= poor)	1	2	3	4	5
1	Appropriateness of the abstract as a description of study				*	
2	Relevance and clarity of the table and figure					*
3	Appropriateness of Methodology					*
4	Standard of English				*	
5	Relevant of the theme with the contain					*
6	Discussion and conclusion				*	
7	Reference list and footnote				*	
8	Relevance of the contribution to knowledge				*	

Decision regarding the paper

- (\*) Accept the paper in its current format
- ( ) Accept the paper with minor changes
- ( ) Resubmit with the major changes
- ( ) Decline the submission

#### Comments:

This paper is well organized and followed the manuscript guidelines of the journal to a large extent. The introduction section is good and shows the importance of the study. Literature review is adequate. Outcomes of the study are consistent with the findings. The approach used is praiseworthy. In my opinion, it should be published with no revision although implication to the research needs to be explicit.



[REVIEW RESULTS]

**Double-blind review form (Second reviewer)**

Thank you for agreeing to be a reviewer. We are keen to ensure a high standard of articles for European –American Journals and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Associate Editors. In general the standard of manuscripts forwarded to me after the vetting is good. To this end we would be grateful if you would, wherever possible, provide constructive feedback to enable the author improve the manuscript before publication.

Please complete the table below and rate the article on the issues described. As with all double-blind reviewing, any comments you make will be passed to the authors on an anonymous basis.

	Please rate the following(5=excellent, 1= poor)	1	2	3	4	5
1	Appropriateness of the abstract as a description of study				*	
2	Relevance and clarity of the table and figure					*
3	Appropriateness of Methodology				*	
4	Standard of English				*	
5	Relevant of the theme with the contain				*	
6	Discussion and conclusion					*
7	Reference list and footnote				*	
8	Relevance of the contribution to knowledge					*

Decision regarding the paper

(\*) Accept the paper in its current format

( ) Accept the paper with minor changes

( ) Resubmit with the major changes

( ) Decline the submission

**Comments:**

I have now looked at the paper. The abstract, key words are OK. The paper is relevant to the theme of the journal and will contribute to academic debate. The paper is well structured and the APPROACH used for the study are sound. In my opinion, the subject matter of research problem is highly appreciable. It will surely make a contribution to the relevant field of research. The presentation of thoughts in the paper is notable. The paper should be published with no significant revision.

**[DECISION]**

Based on the review results, manuscript entitled, “**Financial Management in Digital Enterprise Start-up Business (Edutech Company Case Study Tangguh Family)**” **is accepted** for publication in “**Budapest International Research and Critics Institute-Journal (BIRCI-Journal)**” and will be published in Volume 5, No. 2, May 2022.

Warmest Regards,



Muhammad Ridwan, Ph.D (cand.) Director

Budapest International Research and Critics University

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## Lampiran 8 Jurnal



### Financial Management in Digital Enterprise Start-up Business (Edutech Company Case Study Tangguh Family)

Linda Gusfita Santosa Putri<sup>1</sup>, Hadi Sumarsono<sup>2</sup>

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#### Abstract

*The times have had an impact on the emergence of Start-up companies in the world, including Indonesia. Start-ups are companies that are just at the development or research stage to find markets and develop products. The scope of start-ups is engaged in e-commerce or online trading of both products and services, which are usually start-ups are also called digital-based companies. One of them is the Tangguh Family edutech start-up. Tangguh Family is a technology company that focuses on education and consulting-based services. The services provided include pre-marital training, marriage content education, family and parenting development, consultation, and discussion forums related to marriage. This research was conducted to project financial reports for 36 months or 3 years at the Tangguh Family edutech Start-up because this Start-up is still new, so good financial reports are needed so that investors are interested in investing. This projection will make it easier for the company to see what will happen in the next few years. This research is a type of applied research using forecasting methods in implementing the Tangguh Family Start-up project. The results of this study are that in the process of developing the Tangguh Family digital start-up, there are important things to attract investors to invest, namely the company's financial statements can be seen from the profit/loss report and cash flow.*

#### Keywords

Start-ups; digital technology;  
finance



#### I. Introduction

The development of the business world today is the impact of the advancement of the field of technology which is increasingly advanced when its development is increasingly rapid. Advances in the world of technology make individuals able to access information online easily. This is an opportunity for entrepreneurs to provide for the needs of the community and has an impact on the emergence of Start-up companies in the world, including in Indonesia. Start-ups developed from the 1900s to the 2000s. In Indonesia, start-ups are growing very fast. Development is a systematic and continuous effort made to realize something that is aspired. Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired. In addition, development is also very dependent on the availability of natural resource wealth. The availability of natural resources is one of the keys to economic growth in an area. (Shah, M. et al. 2020)

Start-up comes from English which is "the act or process of starting a process or machine: a new organization or business venture" or "an act of starting a process, a new organization or business venture". Start-ups are new companies that have not been established for a long time or are commonly called startup companies. The business scope of Start-up companies is generally engaged in e-commerce or online trading based on

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digital technology to earn income. Start-up companies aim to make a profit, just like any other company. Start-up characteristics include: the age of the company is less than 3 years, still in the developing stage whose income is less than \$100,000/year, the number of employees is still small, multitasking human resources, engaged in technology, its products are digital applications and usually operate on websites and social media. The determining factors for the success of Startups are teams, ideas, timing, business models, and funding. Because Start-ups are startup companies, they often fail because their products are not needed by the market, they burn too much money, the team is not solid, lost in the competition, and cost issues.

Why should start-up? Because the business industry in Indonesia starts up every year, even every month there are many start-up businesses of various types and circles in the technology field. The more Startups that are established in Indonesia, the more opportunities there will be to take part in business competitions at the international level. This can be used by the Indonesian state to develop its economy which can build the image and identity of the nation.

Start-up companies have the same goal as other companies, namely to get profit or profit. Because start-up companies are generally still in their early stages (less than 1 year), this company has difficulty in terms of the availability of financial data. Meanwhile, investors who are interested in investing in the company are seen from the history of their financial statements so that from the report it can be seen whether the company has increased or decreased from year to year. So to make financial statements, the role of financial management is needed.

Financial management according to Irham Fahmi (2013) is a combination of science and art that discusses, examines, and analyzes how a financial manager uses all company resources to seek funds, manage funds, and share funds to provide profit or prosperity for shareholders and sustainability. the company's business, so it can be concluded that financial management is a process of company financial activity that examines how a financial manager uses company resources starting from obtaining funds and using them. Its use must be effective and efficient so that the company's goals that have been set in the plan can be realized. In financial management, there are financial reports which usually consist of several budgets.

Business is an activity whose orientation is to seek profit from those who are involved in the process of buying and selling goods and services to satisfy the needs and desires of the community. as a result of buying and selling transactions that are needed and desired by consumers. The characteristic of an activity that can be said to be a business is to receive profits that come from its activities.

If a business plan proposal does not include a calculation of the financial aspect, it will be difficult to measure the success of the struggle. Where it is necessary to take into account the benefits and costs incurred and compare them with income, capital expenditures, availability of funds, data ranges that have been influenced previously, and to assess whether in the future the project will continue to grow or will stop due to losses.

Every company prepares its financial statements to be able to provide useful information for users of financial statements, especially to be used as a basis for consideration in the decision-making process. In this Tangguh Family edutech start-up, financial reports are used to attract investors.

Financial reports according to Kasmir (2017) are reports that show the company's current financial condition or within a certain period so financial statements are the final form of a series of recording and summarizing processes in business transactions, where an accountant is expected to be able to organize all accounting data so that they can analyze



the company's financial statements. Financial statements are the result of accounting that can be used as a tool to accommodate data on money or company activities to interested parties, including employees, investors, shareholders, government, and society.

The benefits of financial statement analysis are:

1. To find out the company's financial position in a certain period of assets, liabilities, capital, and operating results that have been achieved for several periods
2. To find out what are the weaknesses of the company
3. To find out the strengths of the company
4. To find out what changes need to be made in the future related to the current financial position
5. To assess future management performance whether it needs updating or not because it is considered successful or failed
6. Can be used as a comparison with similar companies about the results that have been achieved.

From some of the benefits that have been presented above, it can be concluded that the analysis of financial statements can provide company management with information about the condition and achievements of financial performance to investors and creditors. In addition, by analyzing financial statements, the company's management rights can make a projected financial report as a form of achievement targets for the future.

The sales forecast is a technical forecast/projection of potential consumer demand for a certain time with various assumptions. It can be concluded that forecasting is a statement or assessment of future conditions regarding sales as a technical projection of potential consumer demand for a certain time. In the business field, forecasting is an important thing that can influence decision-making. Forecasting can be the basis for long-term planning in business processes. In the finance department, with this forecasting, the finance department can plan the costs to be incurred for the future.

Forecasting characteristics according to, among others:

1. Forecasts can be expressed in monetary or non-monetary terms
2. Divination can cover any time
3. Divination is not always approved by the higher authorities
4. The forecast is immediately updated if there is information indicating a change in conditions
5. Deviations from forecasts are not formally analyzed and explained

This forecast will affect the company's planning for production and company capacity, scheduling system, as well as input aspects in financial planning, marketing, and human resource needs. Forecasting can provide an accurate picture of the future and as a driver of all planning activities.

The forecasting results obtained may not be the same as what was planned because it is caused by:

1. Forecasting is a quantified statement or assessment of future conditions regarding a particular subject, such as sales
2. Sales forecasting is a technical projection of potential customer demand for a certain time by stating the underlying assumptions
3. Forecasting should only be seen as input for developing a sales plan
4. Management can accept, modify, or reject the results of forecasting.

The role of the researcher here is as a human resource in the field of finance with the task of projecting finance for 36 months or 3 years at the Tangguh Family edutech business start-up company. The Tangguh Family was founded because more than 300 thousand divorce cases that occur every year are an indicator of the weakness of family resilience in

Indonesia. The factors that influence the occurrence of divorce include (1) continuous disputes and quarrels; (2) economy; (3) domestic violence; and so forth. This shows the lack of knowledge to foster and manage the household as well as the lack of physical and mental readiness to undergo marriage (Fathur Rahman Alfa, 2019).

The presence of the Tangguh Family platform provides various services as an effort that is expected to be able to help people who are about to get married to get facilities in preparing for marriage. Thus, family resilience can be increased as a provision to grow a harmonious family and a superior generation.

The Tangguh Family has developed several service products, namely pre-marital training, educational content, and discussion forums. Premarital training in the form of a series of activities providing material on marriage, family development, and child care aimed at increasing the readiness of prospective husbands and wives is conducted online. Educational content provides information about marriage, family development, and parenting that is packaged attractively through the media of articles, audio podcasts, and videos compiled by a team of experts. Discussion forums allow users to be able to ask questions and respond to existing questions.

This research was conducted to project financial reports on the Tangguh Family edutech business start-up for 36 months or 3 years to create a good and neat financial report record so that it can become a history that can be seen by other people with an interest mainly to attract investors to be interested in investing. at the Start-up edutech company Tangguh Family.

## **II. Research Method**

Research at the Tangguh Family edutech business start-up is a type of applied research, namely research directed at obtaining information that can be used to solve problems. Applied research is carried out to apply, test, and evaluate the ability of a theory that is applied in solving problems with practical goals, which means that the results are expected to be immediately used for practical purposes. The steps in carrying out applied research include 1. Something that is needed, studied, measured, and checked for weaknesses, 2. One of the weaknesses obtained will be selected for research, 3. Usually solving in the laboratory, 4. Then modifications are made so that the solution can be made to be applied, 5. The solution is maintained and put in a unit so that it becomes a permanent part of a system. The method used in this study is a forecasting method, namely the activity method used to seek sales forecasts and product usage so that these products can be made in the right quantity. The purpose of forecasting is to meet the needs of planning for the long term. Several things that were observed during this research were the implementation of financial management in this business start-up.

## **III. Result and Discussion**

### **3.1 Business process**

The business process is an important element in a function that runs in an organization. Good business process modeling will be able to improve organizational or company performance, overall organizational performance, and organizational or company service satisfaction (Ismanto, 2020). In the Tangguh Family business process flowchart there are activities related to its finances, these activities are colored green as a differentiator. Transactions in the Tangguh Family business process use an online system and work closely with the Bank so that the recording of transaction history will be

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automatically recorded by a system that has been programmed. The description of the business process at the Tangguh edutech Start-up is as follows:

The business process starts with the customer logging in with the username and password and then verifying the data. After that, the application page will appear, the customer selects the desired menu on the available features when he has chosen what service to choose, he will get a schedule with the consultant after filling out the form, then the customer makes a payment transaction, confirms the payment after that can do a consultation and receive a record consultation.

From the description of the business processes at the Tangguh Family edutech business start-up company, it can be seen that the company has implemented appropriate processes and it can be said that the company's business processes are good because they can have a positive impact on the financial sector. Finance in the company has increased in terms of income, the amount of expenditure is balanced or smaller than income, and there is not much debt. Financial transactions at the Tangguh Family edutech business start-up can be seen from the assumptions of sales, profit and loss, and cash flow.

### 3.2 Cost Structure

Cost structure or costs that must be incurred to be able to operate the Tangguh Family business. Cost is the stated amount of money and economic resources sacrificed that occur and will occur to get something in achieving company goals. The costs for the Tangguh edutech business start-up include salaries of trainers, consultants, and practitioners, marketing and advertising costs, employee salaries, development and research costs, general and administrative costs, licensing fees and taxes, hosting and domain fees, fees modules, content costs, building rental costs, insurance costs, and depreciation costs.

### 3.3 Income statement

An income statement or income statement is a type of financial statement that is very important to measure the profits or losses of a company at a certain time. This report is useful for measuring the financial progress or decline of a company with the final results showing the resulting profit or loss. From the income statement, the founder can see the expenses and income that occur in the business and improvise on the required operational needs.

### 3.4 Sales Assumption

Assumption of Sales for the Edutech Tangguh Family Start-up for the period 2022-2024

Month	2022		2023		2024	
	Sales	Income	Sales	Income	Sales	Income
January	234	IDR 37.150.000	274	IDR 47.695.000	340	IDR 63.000.000
February	243	IDR 38.905.000	278	IDR 48.545.000	338	IDR 61.930.000
March	254	IDR 40.995.000	274	IDR 48.475.000	329	IDR 61.965.000
April	253	IDR 40.800.000	282	IDR 49.365.000	327	IDR 62.375.000
May	260	IDR 42.345.000	280	IDR 48.955.000	332	IDR 61.375.000
June	254	IDR 40.960.000	273	IDR 49.335.000	319	IDR 57.520.000
July	265	IDR 42.785.000	287	IDR 50.210.000	318	IDR 56.985.000
August	227	IDR 35.465.000	295	IDR 51.940.000	338	IDR 60.985.000

September	240	IDR 38.685.000	301	IDR 52.225.000	332	IDR 61.400.000
October	732	IDR 116.935.000	883	IDR 154.375.000	988	IDR 179.370.000
November	233	IDR 40.470.000	309	IDR 53.595.000	339	IDR 62.650.000
December	252	IDR 40.500.000	365	IDR 62.000.000	360	IDR 65.150.000
<b>TOTAL</b>	<b>3447</b>	<b>IDR 555.995.000</b>	<b>4101</b>	<b>IDR 716.715.000</b>	<b>4660</b>	<b>IDR 854.705.000</b>

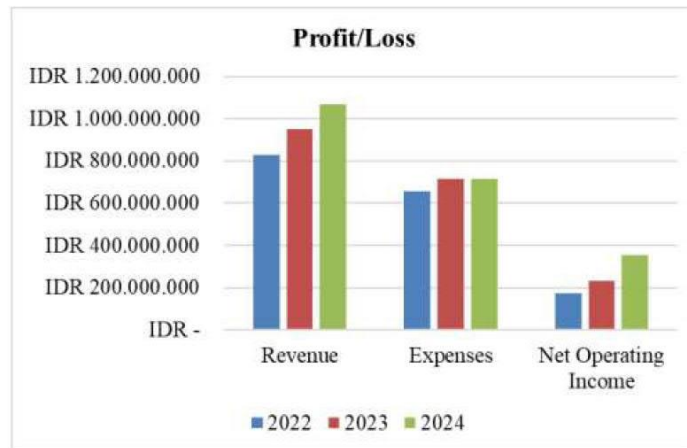
Sales assumptions are obtained from service sales that occur at the Tangguh Edutech Start-up company for the 2022-2024 period which consists of sales of training services, consulting services, and service packages. In 2022 the total sales are 3,447 so the revenue is IDR 555,995,000. In 2023, sales amounted to 4,101 so it earned an income of IDR 716,715,000. And in 2024 total sales were 4,660 so it earned an income of IDR 854,705,000. It can be concluded that sales from year to year have increased so that their income has also increased.

### 3.5 Profit and Loss

Profit and Loss Start-up Edutech Tangguh Family period 2022-2024

<b>Tangguh Family</b>			
<b>Profit/Loss</b>			
<b>2022-2024</b>			
<b>Revenue (Sales)</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
<b>Total Revenue (Sales)</b>	IDR 829.350.000	IDR 950.600.000	IDR 1.066.720.000
<b>Cost/ good sold COGS</b>	IDR 657.749.750	IDR 716.774.000	IDR 713.394.748
<b>Net Operating Income</b>	IDR 171.600.250	IDR 233.826.000	IDR 353.325.252
<b>Expenses</b>			
Salary Fees of coaches, consultants and practitioners	IDR 153.000.000	IDR 180.000.000	IDR 177.500.000
Marketing and advertising costs	IDR 82.935.000	IDR 95.060.000	IDR 106.672.000
Employee Salary Costs	IDR 330.000.000	IDR 330.000.000	IDR 330.000.000
Development and research costs	IDR 6.000.000	IDR 7.200.000	IDR 8.400.000
Administrative and general costs	IDR 8.400.000	IDR 9.000.000	IDR 9.600.000
Licensing Fees and taxes	IDR 4.146.750	IDR 57.036.000	IDR 5.334.748
Hosting and domain fees	IDR 680.000	IDR 890.000	IDR 900.000
Module Cost	IDR 9.000.000	IDR 9.000.000	IDR 10.200.000
Content Costs	IDR 9.000.000	IDR 9.000.000	IDR 10.200.000
Building Rental Costs	IDR 48.000.000	IDR 13.000.000	IDR 48.000.000
Insurance Costs	IDR 2.925.000	IDR 2.925.000	IDR 2.925.000
Depreciation Costs	IDR 3.663.000	IDR 3.663.000	IDR 3.663.000
<b>Total Expenses</b>	IDR 657.749.750	IDR 716.774.000	IDR 713.394.748
<b>Net Operating Income</b>	<b>IDR 171.600.250</b>	<b>IDR 233.826.000</b>	<b>IDR 353.325.252</b>
<b>Gross Profit</b>	<b>IDR 167.453.500</b>	<b>IDR 176.790.000</b>	<b>IDR 347.990.505</b>





Revenue (sales) consists of;

- a. Sales of Training Services
- b. Sales Consulting Services
- c. Service Package Sales
- d. Business Investment
- e. Sponsorship Partner

The expenses consist of:

- a. Costs Salaries of trainers, consultants, and practitioners
- b. Marketing and advertising costs
- c. Employee Salary Cost
- d. Development and research costs
- e. Administration and general fee
- f. Licensing Fees and taxes
- g. Hosting and domain fees
- h. Module Fee
- i. Pay Content
- j. Building Rental Fee
- k. Insurance fee
- l. Depreciation Cost

Net Operating Income is obtained from total revenue minus total expenses

The income statement in the Tangguh Family Start-up business has several benefits including (1) informing the total tax to be paid, (2) informing the increase in profit or loss, (3) reference for evaluating the company's profit or loss, (4) seeing the company's efficiency, (5) becomes the basis for making a decision, and (6) can minimize financial risk.

From this data, it can be seen that the income from the Tangguh Family edutech Start-up has increased from year to year. Where the income is obtained from the sale of training services, consulting, and service packages, as well as from business investments and sponsorship partners. Meanwhile, the costs consist of salaries for trainers, consultants, and practitioners, marketing and advertising costs, employee salaries, development and

research costs, general and administrative costs, licensing fees and taxes, hosting and domain fees, module fees, content fees, rental fees, building costs, insurance costs, and depreciation costs. In 2022, a profit of IDR 171,600,250, in 2023 with a profit of IDR 233,826,000, and 2024 with a profit of IDR 353,325,252. so it can be concluded that the Tangguh Family's edutech business start-up has increased in profit from year to year, which means the company also experiences improvements every year to increase the company development.

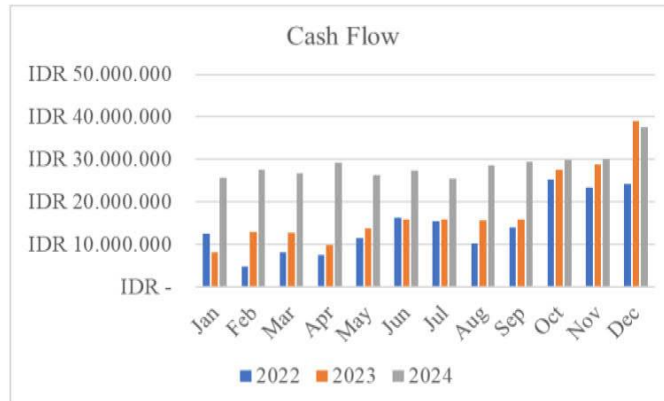
### 3.6 Cash Flow

Cash flow is the amount of money that enters and leaves a company from the investment made to the end of the investment. In this case, the most important thing for investors is how much net cash is received from the money invested in the business, the importance of this final cash for investors when compared to the profit received by the company because:

1. Cash is needed to meet daily cash needs
2. Cash is used to pay all obligations that have matured
3. Cash is used to reinvest

Tangguh Family Edutech Start-up Cash Flow for 2022-2024

<b>TANGGUH FAMILY</b>						
<b>CASH FLOW</b>						
2022-2024						
		2022		2023		2024
Jan	IDR	12.493.104	IDR	8.216.167	IDR	25.759.096
Feb	IDR	4.852.604	IDR	13.021.167	IDR	27.676.096
Mar	IDR	8.083.604	IDR	12.778.167	IDR	26.807.596
Apr	IDR	7.458.104	IDR	9.934.167	IDR	29.201.596
May	IDR	11.548.604	IDR	13.840.167	IDR	26.276.596
Jun	IDR	16.377.104	IDR	15.982.167	IDR	27.307.096
Jul	IDR	15.544.604	IDR	15.869.667	IDR	25.475.596
Aug	IDR	10.306.604	IDR	15.626.667	IDR	28.625.596
Sep	IDR	14.104.604	IDR	15.883.167	IDR	29.449.096
Oct	IDR	25.224.104	IDR	27.569.667	IDR	29.840.596
Nov	IDR	23.361.104	IDR	28.816.167	IDR	30.124.096
Dec	IDR	24.288.104	IDR	39.080.667	IDR	37.574.200
<b>Total</b>	IDR	<b>173.642.250</b>	IDR	<b>216.618.000</b>	IDR	<b>344.117.252</b>



The cash flow statement is divided into 3 parts, namely:

- 1. Cash Flow from Operating Activities**
  - a. Cash received from income
  - b. Cash is paid to pay the salaries of trainers, consultants, and practitioners
  - c. Cash paid to pay for marketing and advertising
  - d. Cash paid for employee salaries
  - e. Cash paid for development and research
  - f. Cash paid for administration and general
  - g. Cash paid for Licensing and taxes
  - h. Cash paid for Hosting and domain
  - i. Cash paid for Module
  - j. Cash paid for Content
  - k. Cash paid for Building Rent
  - l. Cash paid for Insurance
- 2. Cash Flow from Investing Activities**
  - a. Cash received from the purchase of fixed assets
- 3. Flows from Funding Activities**
  - a. Cash received from investment
  - b. Cash received from and sponsor

Judging from the data above, we can conclude that the cash flow has increased from year to year starting from 2022-to 2024. In 2022, the net cash is IDR 173,642,250. In 2023 the net cash is IDR 216,618,000 and in 2024 the net cash is IDR 344,117,252. This net cash is obtained from total Cash Flows from Operating Activities + total Cash Flows from Investing Activities + total Flows from Financing Activities.

#### IV. Conclusion

Based on the description above, it can be concluded that Startups are new companies that have not been established for a long time or are commonly called startup companies. The business scope of Start-up companies is generally engaged in e-commerce or online trading based on digital technology to earn income. Every company prepares its financial statements to be able to provide useful information for users of financial statements, especially to be used as a basis for consideration in the decision-making process. In this Tangguh Family edutech start-up, financial reports are used to attract investors. Financial statements are the result of accounting that can be used as a tool to accommodate data on money or company activities to interested parties, including employees, investors, shareholders, government, and society. The financial reports in the Tangguh Family edutech start-up company start from the assumptions of sales, profit and loss, and cash flow. From the financial statements, the net cash proceeds in 2022 amounted to IDR 173,642,250 and the profit is IDR 171,600,250. In 2023 the net cash is IDR 216.618.000 and the profit is Rp. 233.826.000. In 2024, the net cash is IDR 344,117,252 and the profit is IDR 353,325,252. This net cash is obtained from total Cash Flows from Operating Activities + total Cash Flows from Investing Activities + total Flows from Financing Activities. While the profit is obtained from the total revenue minus the total expenses. The income from year to year starting from 2022 to 2024 at the Tangguh Family edutech Start-up has increased. Where the income is obtained from the sale of training services, consulting, and service packages, as well as from business investments and sponsorship partners. Meanwhile, the costs consist of salaries for trainers, consultants, and practitioners, marketing and advertising costs, employee salaries, development and research costs, general and administrative costs, licensing fees and taxes, hosting and domain fees, module fees, content fees, and rental fees. building costs, insurance costs, and depreciation costs.

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## Lampiran 9 Dokumentasi

